

Century 21  
FINE HOMES  
& ESTATES

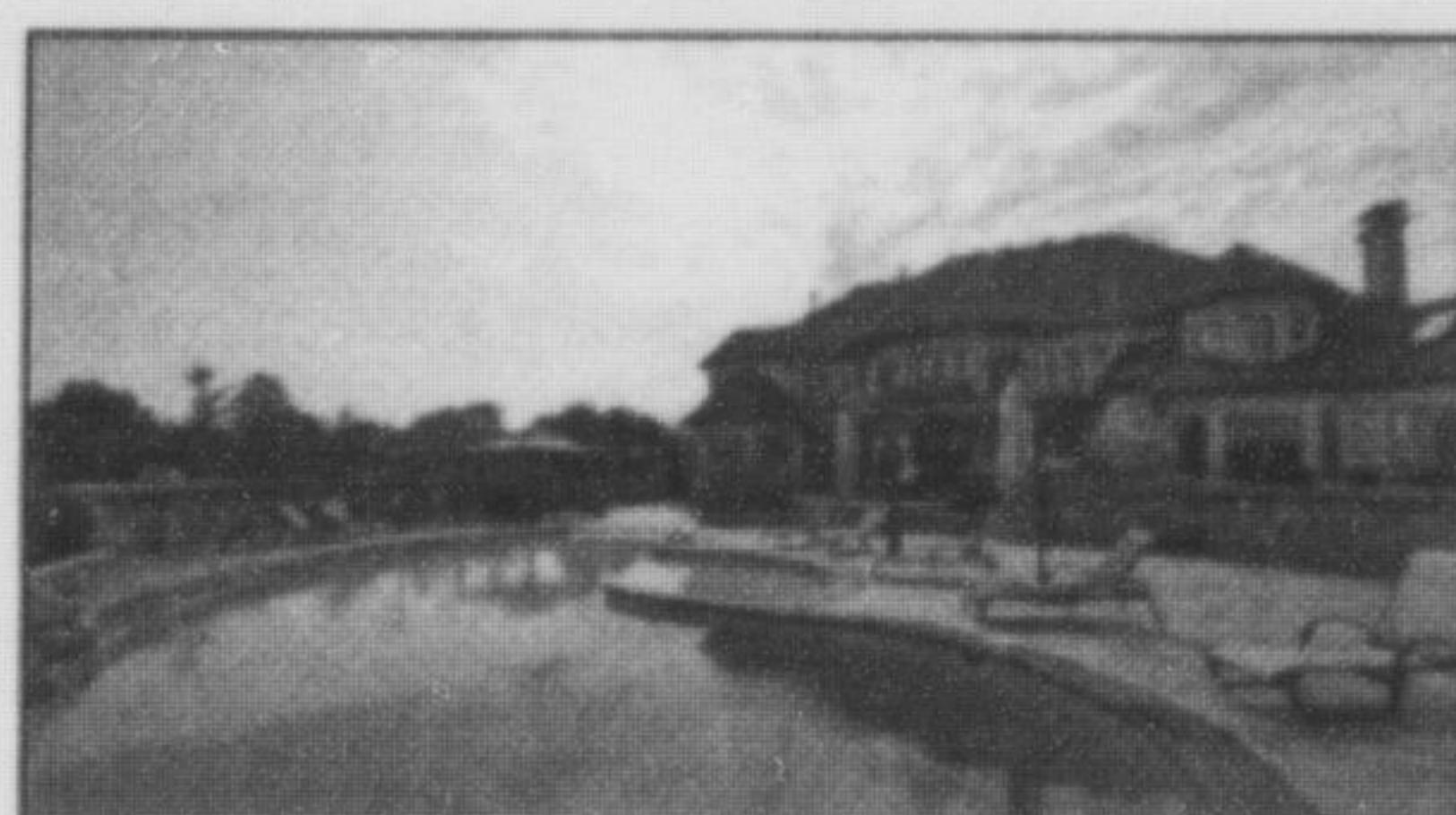
## GoodaleMillerTeam

CENTURY 21 MILLER REAL ESTATE LTD. BROKERAGE  
905-338-2121 • 1-888-462-4851 • GoodaleMillerTeam.com



CUSTOM BUILT LUXURY HOME - \$5,495,000

On Blue Springs Golf Course. 13,000 sq ft of luxury living with 5 car garage, 5 bedrooms, all with ensuites & balcony access, separate guest suite, custom walnut millwork through out, 2 laundry rooms, 4 season sunroom, main lvl master suite, fully finished lower level with heated floors, walkout, custom wine cellar, walk-in fridge & freezer, den, games & entertainment rooms, Gunite pool, & more.



LUXURY LIVING MEETS FINE RESTORATION - \$2,299,000

Gorgeous c1850's home rebuilt stone by stone in 2008. Enjoy yesterday's charm with all of today's conveniences. Over 4700 sq ft of living space. Large principal rooms, custom kitchen with high end appliances, geothermal heating/cooling system, hardwood floors, two fireplaces. Master bedroom with ensuite plus private terrace overlooking 97 scenic acres. Just north of the 401 near Campbellville.



95 ACRE ESTATE - \$1,899,000

Breathtaking 95 acre private estate. Beautifully restored 1840's stone main house replete with hand hewn beams & large lofted principal rooms. Long, private driveway winds through an arch of trees & landscaped rolling grounds. Pool, tennis court & horse jumping pit/track. Second house for groundskeeper with 2 bedrooms, kitchen, bath.



IDYLLIC 97 ACRE FARMLAND - \$1,698,000

Restored 1860s stone farmhouse on 97 acres of multi-use farmland. This "Napier Simpson" designed home boasts rich hardwood floors, custom millwork and hand hewn beams. All the elegance of yesteryear with today's amenities! In-ground pool, cabana, 3 car garage, workshop with 3 phase hydro for hobby enthusiast. 2 barns, 21 stalls with indoor arena, sand ring, loafing shed, paddocks -a fully operating equestrian estate property!



ALMOST NEW BY HEATHWOOD HOMES - \$629,000

Almost new, spacious family home built by "Heathwood Homes". 2-storey foyer with dark stained solid oak staircase. Vintage 5" hand scraped hardwood. Family sized kitchen with granite and stainless steel appliances. Upper level family room with gas fireplace. Double door entry to master bedroom with tray ceiling and 5 piece ensuite. Oversized windows in the unfinished lower level.



Don Goodale  
Sales Representative



Brad Miller  
Broker

#1 Team in Canada  
for Century 21 • 2012

2011 2010 2009 2008 2007 2006 2005 2004 2002

Our 10+ time earning this distinction!

Experience. Integrity. Results.



## Ready to buy a home?

Buying your first house can be exciting and nerve-racking, especially with so many factors to consider. Even now in this low-interest rate climate, going out and buying the first place you see is very tempting. But will you end up living beyond your means? What if interest rates go up? Are you really ready to make this huge financial commitment for the next 12 to 15 years, or longer? Before you sign the dotted line, the financial experts from Desjardins Group have some tips to help get you started.

### A huge life decision

Purchasing a home is very attractive if you've grown weary of renting. But when you own property, there's more to worry about than just the mortgage. For example, there's property tax, utilities, maintenance and insurance. Sometimes buying a place isn't a good idea if you like to live independently with lots of traveling and entertainment. Maybe you're actually ready to settle down. If so, have you made a budget to see if you can manage your new home? Your financial advisor will likely suggest that you borrowing less to give yourself a financial buffer. Also make sure that you speak to your financial advisor about the relationship between interest rates and current economic conditions. Repaying a mortgage loan can take 25 years or more, which is a long time during

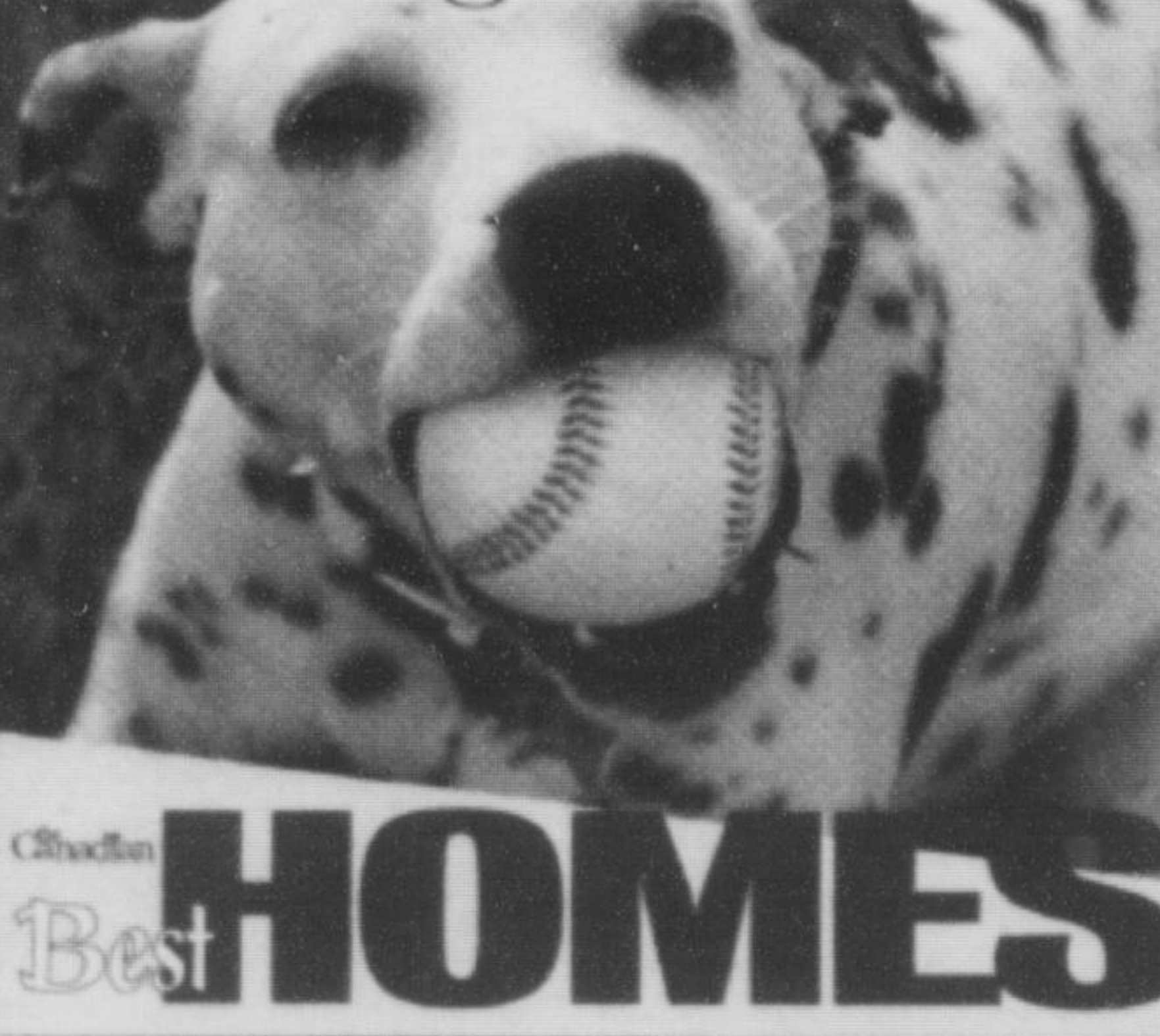
which many things can happen. So it's important to understand these financial cycles and how they could affect your cash flow.

### Securing a down payment for your mortgage

Experts advise that prospective home owners should have a down payment of up to 20 per cent of the house's value. One option is to borrow against your RRSP. The allowable amount is \$25,000 per person or \$50,000 per couple. If you haven't enough in your account, it's possible to take a top-up RRSP loan to reach the right amount. After the purchase, you'll have 15 years to repay the amount to your RRSP. Another option is to put down 10 per cent and to accept a higher mortgage loan insurance payment. Next question: is it better to choose a fixed or variable rate? A fixed interest rate offers stability and predictability, but you lose out on lower interest rates should they become available. The payments with variable interest rates also remain constant but there is the risk that interest rates may go up. This means more goes to your interest payment and less to your principal.

For more information about buying your first home, speak to your financial advisor. Or for immediate answers and mortgage calculators, visit Desjardins Group at [www.desjardins.com/co-opme](http://www.desjardins.com/co-opme). [www.newscanada.com](http://www.newscanada.com)

## "I Caught A Great Deal!"



Pete's owners just found the deal of a lifetime and it was so easy. They simply picked up their newspaper, browsed through the Best Homes Real Estate Section and there it was, the perfect house with a home theatre in the basement large enough to hold the big screen TV they had always wanted. Now Sam can watch the baseball game in style.

Best HOMES

the Canadian Best HOMES  
CHAMPION

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